

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mark J. Malaczewski, Sr.
 Vanessa S. Malaczewski
 Debtors

Case No. 16-14363-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db/jdb +Mark J. Malaczewski, Sr., Vanessa S. Malaczewski, 17 Crescent Lane,
 Levittown, PA 19055-1621
 aty +MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900,
 Philadelphia, PA 19102-3518
 13750342 +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
 13750345 +Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044
 13750349 +Citibank/Best Buy, Centalized Bankruptcy/Citicorp Credit Se, PO Box 790040,
 Sanit Louis, MO 63179-0040
 13750353 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 13750354 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 13750357 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13750358 +Nissan Motor Acceptance Corp/Infinity Lt, NMAC/Attn: Bankruptcy, PO Box 660360,
 Dallas, TX 75266-0360
 13749325 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
 13799854 +Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel,
 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
 13750359 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 13767261 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13750362 Pennymac Loan Services, Attn: Bankruptcy, PO Box 514357, Los Angeles, CA 90051
 13750363 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13750364 +Revenue Recovery Corp, 7005 Middlebrook Pike, PO Box 50250, Knoxville, TN 37950-0250
 13750365 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631
 13798524 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,
 211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com Jan 24 2017 02:05:15 MICHAEL A. CIBIK2,
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
 tr +EDI: BBBFINKEL.COM Jan 24 2017 01:43:00 BONNIE B. FINKEL, Bonnie B. Finkel,
 P.O. Box 1710, Cherry Hill, NJ 08034-0091
 smg E-mail/Text: bankruptcy@phila.gov Jan 24 2017 02:05:50 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 24 2017 02:05:31
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 24 2017 02:05:39 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov Jan 24 2017 02:05:32 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13750343 +EDI: AQUAFINANCE.COM Jan 24 2017 01:43:00 Aqua Finance Inc, 1 Corporate Dr,
 Wausau, WI 54401-1724
 13775084 EDI: RESURGENT.COM Jan 24 2017 01:43:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13750344 +EDI: CAPITALONE.COM Jan 24 2017 01:43:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 13768481 EDI: CAPITALONE.COM Jan 24 2017 01:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13750346 +EDI: CHASE.COM Jan 24 2017 01:43:00 Chase, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 13750347 +E-mail/Text: ecf@ccpclaw.com Jan 24 2017 02:05:16 Cibik & Cataldo, P.C.,
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 13750350 +E-mail/Text: bankruptcy@phila.gov Jan 24 2017 02:05:49 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611
 13750351 +E-mail/Text: bankruptcy@phila.gov Jan 24 2017 02:05:50 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504
 13758933 EDI: DISCOVER.COM Jan 24 2017 01:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13750352 +EDI: DISCOVER.COM Jan 24 2017 01:43:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 13750355 EDI: IRS.COM Jan 24 2017 01:43:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 13750356 +E-mail/Text: vivian@interstatecredit.net Jan 24 2017 02:05:39 Intrst Ctc,
 21 West Fornance S, Norristown, PA 19401-3300
 13823821 EDI: PRA.COM Jan 24 2017 01:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13750360 +E-mail/Text: blegal@phfa.org Jan 24 2017 02:05:33 Pa Housing Finance Age, PO Box 8029,
 Harrisburg, PA 17105-8029
 13750361 +E-mail/Text: blegal@phfa.org Jan 24 2017 02:05:34 Pa Housing Finance Agency, PO Box 8029,
 Harrisburg, PA 17105-8029

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13758819 EDI: Q3G.COM Jan 24 2017 01:43:00 Quantum3 Group LLC as agent for, Connexus Credit Union,
PO Box 788, Kirkland, WA 98083-0788
13771681 EDI: RECOVERYCORP.COM Jan 24 2017 01:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13750348* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
JEROME B. BLANK on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com
MICHAEL A. CATALDO2 on behalf of Joint Debtor Vanessa S. Malaczewski ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CATALDO2 on behalf of Debtor Mark J. Malaczewski, Sr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Mark J. Malaczewski, Sr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Vanessa S. Malaczewski ecf@ccpclaw.com,
igotnotices@ccpclaw.com
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY) tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Mark J. Malaczewski Sr.	Social Security number or ITIN	xxx-xx-3103
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Vanessa S. Malaczewski	Social Security number or ITIN	xxx-xx-2529
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 6/17/16
Case number:	16-14363-jkf	Date case converted to chapter	7 1/17/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark J. Malaczewski Sr.	Vanessa S. Malaczewski
2. All other names used in the last 8 years		
3. Address	17 Crescent Lane Levittown, PA 19055	17 Crescent Lane Levittown, PA 19055
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	BONNIE B. FINKEL Bonnie B. Finkel P.O. Box 1710 Cherry Hill, NJ 08034	Contact phone 856-216-1278 Email: finkeltrustee@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/23/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 16, 2017 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3 Municipal Way, Public Hall, Langhorne, PA 19047
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/17/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	